



Silver State Health Insurance Exchange

2310 South Carson Street, Suite 2

Carson City, and NV 89701 T: 775-687-9939

F: 775-687-9932

www.nevadahealthlink.com/sshix

FISCAL AND OPERATIONAL REPORT **PROVIDED TO THE GOVERNOR AND LEGISLATURE** **PURSUANT TO NRS 695I.370 (1) (B) & (C)** **DECEMBER 31, 2023**

The Silver State Health Insurance Exchange (Exchange) is pleased to offer this Fiscal and Operational Report, required pursuant to [NRS 695I.370 \(1\) \(b\) & \(c\)](#), to the Governor, the Legislature and the public. It provides information regarding the activities of the Exchange from June 1, 2023, through December 31, 2023.

CONTENTS

CONTENTS.....	1
EXECUTIVE SUMMARY.....	2
MARKETING & ADVERTISING.....	6
STATE BASED EXCHANGE OPERATIONS.....	23
THE BOARD.....	30
BROKERS.....	30
NAVIGATORS, IN-PERSON ASSISTERS, AND CERTIFIED APPLICATION COUNSELORS.....	32
FEDERAL UPDATES.....	33
FINANCE.....	34

EXECUTIVE SUMMARY

During the second half of 2023, the Silver State Health Insurance Exchange (Exchange) has been primarily focused on executing the Exchange's fifth Open Enrollment Period (OEP) as a State-Based Exchange (SBE), which is running from November 1, 2023, through January 15, 2024. In October the Exchange conducted its annual Passive Renewals job, which was intended to automatically re-enroll all eligible 2023 consumers into 2024 coverage. This job successfully re-enrolled 80,767 individuals into 2024 health coverage, and 14,311 individuals into 2024 dental coverage. This represents an overall renewal success rate of 99.5%, the Exchange's highest ever, owing in large part to our efforts to identify and remediate simultaneous/overlapping enrollments in Exchange and Medicaid coverage during the summer of 2023.

Open Enrollment numbers from 2024 to-date are trending similar to those from last year's OEP; at the end of week five the Exchange counted 84,539 unique health enrollees for 2024, versus 84,847 at the same time last year. This is in spite of a higher-than-average number of individuals who've cancelled their 2024 Passive Renewal enrollments without yet selecting an alternative plan. Based on historical trends the Exchange believes that a significant portion of these consumers will submit a 2024 plan selection prior to the end of December, so we anticipate that the final OEP enrollment numbers for 2024 will meet or exceed those for 2023.

This year's Broker Certification program was an overwhelming success, with over 800 agents and brokers—an all-time high for the Exchange—being certified to offer enrollment assistance in Plan Year 2024. At the end of last year's OEP 57% of Plan Year 2023 enrollments were Broker assisted, and we hope to increase that number for 2024. The Navigator program also continues to build on its previous successes, with nearly 60 Navigators, In-Person Assistors, and Certified Application Counselors (CACs) assisting consumers throughout the state. The Exchange has focused a great deal of resources on locating Navigators and CACs at community development centers and local health clinics, with a particular emphasis non-English speaking sector of Nevada's population. The Exchange has worked with these partners to offer application and eligibility counselling services, as well as printed informational materials, in Spanish, Tagalog, Vietnamese, Korean, and Mandarin.

Vendor Management

The Exchange is happy to announce the September extension of our contract with technology vendor GetInsured, which will allow us to retain the existing Nevada Health Link platform through the end of Plan year 2026. This platform continues to provide Nevadans with a best-in-class user experience, and the enhancements to the Medicaid Account Transfer pipeline that GetInsured deployed in late Spring have streamlined the referral process for many thousands of Nevadans transitioning off of existing Medicaid or CHIP coverage as a result of the Public Health Emergency (PHE) unwinding.

GetInsured's call center continues to exceed minimum service level requirements in every area, including the periodic review of customer call recordings for each representative working in the call center. Recent post-call surveys indicate a 93% customer satisfaction rate. Throughout this year's OEP the call center is open seven days per week (excepting state holidays), with extended

hours being offered during the final week of OEP. In addition, the Exchange's Broker/Navigator support line has been opening one hour earlier and closing one hour later than the public customer service line, substantially increasing the call center resources available to our enrollment assisters. The feedback on this increased availability has been overwhelmingly positive, and the Exchange intends to continue offering this expanded access during future OEPs. Lastly, the call center continues to make outbound calls each day to consumers who are being referred to the Exchange following termination of the Medicaid/CHIP coverage. And while the Exchange is only receiving phone numbers for about 2/3 of referred households, and while only about 10% consumers whom we attempt to contact actually answer the call, approximately 30% of consumers whom we reach end up accepting some sort of assistance, from basic application counseling through warm transfers to enrollment professionals.

Since August the Exchange has been working closely with GetInsured to configure and test a new "virtual call center agent" tool called Amelia, which we first mentioned in our June 2023 F&O Report. Amelia is a conversational system that provides human-like virtual assistance to phone and web chat interactions in both English and Spanish. The Exchange met its initial goal of pilot-testing Amelia during this year's OEP, however complications with the Spanish-language service convinced us to scale back Amelia's feature set and deployment schedule. Currently Amelia is available only during non-business hours (when human agents are unavailable), and the Exchange continues to work closely with the GetInsured team to refine the tool's functionality. A full-scale deployment of Amelia is anticipated shortly after the conclusion of OEP.

This year marks the third OEP supported by marketing and outreach vendor The Abbi Agency (TAA). The 2023 advertising campaign expands upon last year's theme of "Our Plans are made for Your Plans," adding representation of previously underrepresented population segments like an LGBTQ+ couple and a young, rural family. The Exchange proudly believes this to be the most diverse and broadly inclusive campaign that we've produced to date. TAA was also instrumental in helping plan and execute the Exchange's OEP-focused "Prep Rallies" in Reno and Las Vegas during October, and they've helped ensure that the Exchange remains visible through Nevada's media outlets by coordinating a number of interviews and appearances throughout OEP.

In addition to the extension of the GetInsured contract, September also saw the extension of the Exchange's contract with audit vendor Berry Dunn through November of 2025. Berry Dunn has provided Programmatic and Fiscal Auditing services to the Exchange for the last two years, and while these services are required to maintain compliance with federal regulations, we truly value Berry Dunn's diligence and attention to detail. Their work has allowed the Exchange to refine the accuracy and integrity of its eligibility functions while also building confidence in our overall adherence to program integrity guidelines.

Nevada Health Coverage Day

On October 30, Governor Lombardo officially proclaimed November 1, 2023, as Health Coverage Day in Nevada. This proclamation represents the state's commitment to working towards a fully insured and healthy Nevada, and the Exchange is grateful to the Lombardo Administration for the support and recognition. On November 1 the Exchange hosted a joint press conference to announce the proclamation of Health Coverage Day, featuring remarks from Allison Genco, the Governor's Public Health Resource Officer.

The Unwinding of the Public Health Emergency

The Exchange continues to work in close collaboration with the Department of Welfare and Supportive Services (DWSS) and the Division of Health Care Financing and Policy (DHCFP) to manage the ongoing unwinding of the PHE. As of December 1st, the Exchange had re-enrolled 2,099 unique individuals in Marketplace health coverage following the termination of their Medicaid/CHIP benefits. Among the opportunities that the Exchange has identified to increase these re-enrollment numbers is to supplement our direct-to-consumer outreach efforts with SMS (text) messaging, which we hope to implement in early January.

Tribal Sponsorship Program Update:

At the February 16, 2023, Exchange Board meeting, the Board of Directors voted to recognize that a tribal member or employee of a Tribal Health Clinic who enrolls tribal community members into a qualified health plan would be recognized as a Tribal Exchange Representative (TER), dedicated to the purpose of helping tribal community members enroll in qualified health plans through Nevada Health Link. The Board also approved of streamlining the TER certification process by eliminating the typical assister requirement for DOI certification, the time and of expense of which was viewed by many of Nevada's tribes as a barrier to greater autonomy in the health care space.

The Exchange is happy to report that its TER certification curriculum launched in October, with numerous TER applicants having already enrolled. In collaboration with our valued partners at Ambetter/Silver Summit and Ft. McDermitt Wellness Center, we have also successfully completed pilot testing of our Tribal Aggregated Billing initiative, which allows tribes who sponsor premium payments for their enrolled members to pay a single monthly payment covering each of the tribe's multiple enrollees.

Before the Exchange will consider the Tribal Sponsorship Program to have been officially implemented we will need to have resolved ongoing discussions with a number of stakeholders, including insurance carriers (regarding the nuances of their proposed business relationships with Tribal Health Clinics) and the DOI (regarding multiple concerns raised by tribes regarding the processing of claims submitted in relation to primary care services provided by Tribal Health Clinics), but we are quite proud of the progress that we've been able to make over past nine months, and we're also gratified by the overwhelmingly positive feedback that we've received from our tribal partners.

Federal and State Legislation Updates – NV State Legislative Session

The Exchange’s Policy Team has been focused in recent weeks on reviewing the proposed rule changes promulgated in CMS’ annual Notice of Benefit and Payment Parameters (NBPP) for Plan Year 2025. Among the proposed changes with a fiscal impact on the Exchange is the shifting of costs associated with Equifax’s Verify Current Income (VCI) service from CMS—who has covered the cost of this service since 2013—onto State Based Marketplaces (SBMs), who will be expected to pay for this service starting next year. The Exchange estimates that this change could result in an estimated annual financial impact of at least \$300K-400K beginning in July of 2024, increasing to at least \$600K-800K per year by 2027.

For context, Equifax’s VCI service is technically considered a “fallback” data source for income verification, to be consulted only when the IRS’ Income and Family Size Verification (IFSV) service is unable to verify an applicant’s household income. However, given that the IFSV service references income data from the previous year’s tax return, whereas the VCI service can potentially provide income data, which is less than 60 days old, the VCI service has in practice become the Exchange’s primary means of verifying household income. Alternatives to the Equifax data source are available (for example, state wage income data hosted by the Department of Employment, Training, and Rehabilitation), however the cost of implementing and maintaining one of these alternatives might not offer a compelling cost savings versus paying for VCI, and the short runway involved might prevent such an implementation altogether. The Exchange is committed to exploring every feasible option, and we look forward to updating the Board on our progress in the future.

The Exchange has also been working closely with the DOI to analyze the potential impact of a number of proposed changes relating to benefit design and network adequacy standards, including:

- 1) The inclusion of adult dental coverage as an Essential Health Benefit for Qualified Health Plans;
- 2) More stringent “Time and Distance” standards for in-network providers; and
- 3) Refinements to CMS’ guidelines for Standardized Plans, which are currently optional for SBMs, but which we interpret as signaling the likely requirement for all SBMs to implement Standardized Plan Options in the future.

Both the Exchange and the DOI have identified these proposed changes as having a significant impact on the scope of our annual Plan Certification workflow, and we intend to provide a joint response describing our concerns to CMS before their 1/8 feedback deadline.

In addition to our recent interest in the NBPP, the Exchange has been working in collaboration with DHCFP and the DOI on the implementation of SB 420 (2021 session), also known as the Nevada Public Option. Due to recent efforts by the Governor’s Office to re-brand the Public Option as a reinsurance program aimed at the overall stabilization of Nevada’s health care market, the Exchange has welcomingly found itself in a position of increased readiness for the implementation of this program. Based on our analysis of DHCFP’s recent draft version of their 1332 Innovation Waiver, the technology changes required for the Exchange to offer the proposed

“Battle Born State Plans” for sale through Nevada Health Link could likely be negligible. The Exchange is grateful for the concerted effort between the Governor’s Office and DHCFP, which we believe has substantially reduced both the costs and risks associated with implementing SB 420.

New Exchange Staff 2023

The Exchange has been working diligently to fill existing vacancies while taking advantage of opportunities to promote existing staff members (which, of course, has the result of creating additional vacancies). To that end we’re happy to announce the following hirings/promotions:

- Effective 9/5, Kassandra Fuentes began work as Administrative Assistant in our Carson City office.
- Effective 9/18, Brooke Mills, the Exchange’s previous Health Resources Analyst, began work as our new Policy and Compliance Manager.
- Also, effective 9/18, Max Borgman, previously employed as an IT Manager with the Dept. of Taxation, began work as our new Information Systems Manager.
- Effective 10/16, Michelle Fazio-Garcia began work as Administrative Assistant in our Henderson Office.
- Effective 11/13, Diana Herrera began work as a Program Officer on our Quality Assurance team.
- Effective 12/11, Nathan Osborne began work as our new Health Resource Analyst.

Having also filled our Executive Director position eff. 8/14, the Exchange is now operating at its highest staffing level since the pre-pandemic era, with 24 out of 27 positions currently filled, and active recruitments in progress for 2 out of the 3 open positions.

MARKETING & ADVERTISING

The period after open enrollment has been a time for the Exchange, The Abbi Agency (TAA), the Exchange’s marketing and outreach vendor, and Marketing for Change (M4C), a subcontractor to TAA and research team for the Exchange, to dive deeper into the Nevada Health Link (NVHL) audience and better understand the customer journey and the customer’s level of understanding, needs and wants when it comes to health insurance coverage. Marketing for Change conducted several research studies in the off-season (outside of Open Enrollment, February – September) to drive this better understanding of the Nevada consumer.

The Exchange Communications team and The Abbi Agency have worked together to message the Special Enrollment Period (SEP) to target audiences that have experienced Qualifying Life Events (QLEs).

This campaign featured updated landing pages in both English and Spanish, a revised creative concept with clear and concise messaging, digitally focused advertising, and a robust community outreach program.

Additionally, throughout this timeframe, TAA worked closely with the Exchange and statewide key stakeholders/partners to develop and support messaging on the Unwinding of the Public Health Emergency (PHE).

TAA and Ericka Aviles Consulting (EAC), a subcontractor of TAA that focuses on Hispanic media and outreach, put together an Off-Season Content Plan that is both robust and engaging. This content is founded on keyword research and depicts the relevant health-related content topics and themes to highlight along with the partners to best engage. This strategic plan allows the community outreach and public relations teams to work in lockstep with the social media digital content team and ensure that Nevada Health Link is highlighting items in their blogs and email newsletters that resonate with their audiences and position the brand as a leader. A fully developed marketing plan for the Open Enrollment Period was completed and approved in September and production of the newly vetted messaging and creative concepts began. Campaign production included a full week across a variety of locations in Northern Nevada TAA produced eight different broadcast quality videos and eight different print advertisements in two different languages (English and Spanish).

Throughout October, the window-shopping creative campaign and messaging was added into the advertising market. This campaign created awareness and notified the consumer that Open Enrollment was coming beginning November 1st to build interest. Final preparations were made to blogs and email newsletters, coordination of the OEP press conference (in-person & virtual), and preparation and implementation of a variety of Halloween and fall outreach events.

November 1, 2023, window shopping messaging and marketing assets were pulled from the traditional ad market and the NevadaHealthLink.com website and the Open Enrollment main campaign assets were implemented. The Open Enrollment press conference took place at the Washoe County Administration Complex in Reno, NV. Russell Cook, Executive Director kicked off the presser with multiple speakers including Allison Genco, Public Health Resource Officer with Governor's office, Kevin Dick, Northern Nevada Public Health Officer, Angie Wilson, Tribal Health Director with Reno-Sparks Indian Colony, and Rosa Alejandre, Navigator Program Manager with Nevada Health Link. At the press conference, the Office of Governor Joe Lombardo officially established November 1, the annual start of Open Enrollment, as Nevada Health Coverage Day. Nevada Health Coverage Day will serve as a reminder of the state's commitment to expanding healthcare access, reducing disparities in healthcare outcomes, and promoting the health and financial security of all Nevadans. Nevada Health Coverage will also serve to foster collaboration among government agencies, healthcare providers, community organizations, and insurers, who are all working together to improve the lives of Nevadans.

Through December 2023, The Abbi Agency worked on a creative campaign evolution focused on the urgency of the enrollment deadline. The new assets will launch on January 1, 2024, and run through January 15, 2024.

General Research & Insights

In support of marketing efforts, multiple research studies were conducted. Marketing for Change designed and fielded three quantitative surveys immediately following the end of Open

Enrollment in January 2023 to get a snapshot of three audiences (current Nevada Health Link customers, potential customers, and the general population). Marketing for Change fielded a Targeted Custom Survey (N=800) of Nevada Health Link's potential customers (e.g., the uninsured, self-insured, and current Medicaid recipients) with the goal of understanding profiles of potential customers, assessing awareness, understanding and interactions with Nevada Health Link, identifying motivators and obstacles for purchasing health insurance and evaluating the Open Enrollment advertising campaign. The second survey fielded was the Bi-annual Pulse Check Survey (N=1,006) that surveyed the general population of Nevada to understand if views on Nevada Health Link had changed since the last Pulse Check survey in June 2021 based on the Open Enrollment campaign. The third and final survey was fielded among current Nevada Health Link customers (N=1,064) to assess current customer satisfaction, their shopping and purchasing experience and the Open Enrollment campaign.

Marketing for Change then conducted follow-up qualitative interviews (N=21) from both the Targeted Custom Survey and the Current User Survey to further understand and investigate the quantitative findings. Marketing for Change designed pilot user experience testing for June 2022 after hearing about some customer struggles and barriers to purchasing insurance from Nevada Health Link in the follow-up of current user interviews. This research will lay the foundation for a bigger study in 2023 with the goal of optimizing the shopping experience.

Marketing for Change conducted exploratory research with the Hispanic/Latino audience in Nevada (N=40), which included a series of focus groups and a follow-up bulletin board study. The study was designed to understand the barriers/motivators to secure health insurance and shopping on Nevada Health Link, explore dynamics around trust in Nevada Health Link and government-subsidized health insurance for mixed (documented and undocumented) households, examine recent health insurance considerations and purchasing experiences, investigate the potential needs the audience believes health insurance can fulfill and gather reactions to exploratory creative messaging.

Throughout the year, M4C continuously analyzed Sisense (the Exchange's program used to create data reports) data to monitor performance metrics associated with enrollment data. Analyses included examination of demographics, geographic, and socioeconomic correlates of enrollment at NVHL. Specifically, Marketing for Change explored how variables such as race/ethnicity, family size, household income, county of residence, and age were associated with levels of new enrollees and active re-enrollees during the 2023 Open Enrollment Period. In addition, analyses compared differences in patterns of enrollment between the 2022 and 2023 open enrollment periods. Findings provided key insights into population differences and shifts among NVHL consumers, as well as informed future targeted marketing efforts.

Off Season Ad Campaign

The overarching goal of this Special Enrollment Period was to have a targeted campaign that spoke directly to the identified target audiences that had recently gone through a qualifying life event. The campaign creative is heavy on clear and distinct messaging and uses bold colors from the branded color palette to draw attention.

The target audiences identified for this campaign were as follows: Those who were recently married or divorced, moved to Nevada, experienced a change in income or change in employment status, birth, loss of health coverage, turning 26, and gaining U.S. legal status.

The Abbi Agency (TAA) and the Exchange are committed to reaching Nevadans from all backgrounds and communities to reduce the uninsured rate. More diverse than ever, Nevada has robust Asian American Pacific Islander, African American, Native American, and Hispanic communities. Our 2023 Special Enrollment Media Plan takes a digital approach with highly effective tactics to reach these historically underserved communities, as well as the remaining communities in Nevada.

Overall, TAA and the Exchange allocated the spend broadly across a diverse range of media channels to ensure Nevadans were reached on the digital platforms that they frequent. Google Search and Display are used to build awareness of Nevada Health Link and the Special Enrollment Period (SEP) through exposure to its SEP campaign. Paid social media placements similarly moved individuals from initial exposure to consideration by using specific targeting of life events. As users landed on NevadaHealthLink.com, the digital ad experience was able to retarget them in the future. Each of the digital platforms had retargeting ad sets and creatives, ensuring that individuals who had shown interest in Nevada Health Link enrollment were nudged again. This combination of channels and tactics generated awareness and consideration of the target audiences.

Open Enrollment Period: Marketing & Outreach

The Abbi Agency worked in lockstep with the Exchange to prepare Nevadans to sign up for health insurance coverage during this Open Enrollment Period. This year Nevadans are able to explore/shop 163 plans offered by a total of eight health insurance carriers on the online State Based Exchange, known as NevadaHealthLink.com. The approach was to message consumers from October 1 - 31 and encourage them to “window shop” for health insurance plans, ahead of the Open Enrollment Period which runs from Nov. 1, 2023, through Jan. 15, 2024. On November 1st, the creative and messaging switched to the larger ‘Our Plans Are Made for your Plans’ campaign that evokes feelings of pride, motivates Nevadans to invest in themselves and their families and clearly states the value of having coverage and how to enroll in a plan. Lastly, from January 1 – 15, there will be a shift to the ‘deadline messaging’ to encourage consumers to enroll before Open Enrollment ends.

Open Enrollment Period: Campaign Overview

The Abbi Agency and Nevada Health Link are carrying out a robust, integrated campaign that builds on the successful execution of the “Our Plans are Made for Your Plans” creative concept implemented in Plan Year 2023 (PY23). By building and expanding on our existing creative assets and further tailoring messaging, we will continue to generate brand awareness with our diverse target audiences and drive enrollment through a performance marketing approach to the campaign. Based on the messaging research conducted in advance of OEP, we will conduct a three-phase campaign for window shopping, Open Enrollment, and deadline periods.

The overarching goal was to build a campaign that united three reasons to act under a single message:

- Motivation – Nevada Health Link strives to drive Nevadans to understand the reason to invest in themselves and their families. Leaning in on self-standards and norms.
- Nevada Health Link is here to help – The Exchange needed to communicate that the perceived investment is smaller. This was done by messaging the lower premium prices to the consumers.
- Frame as valuable – Strong logo presence of all seven carriers to drive brand equity of Nevada Health Link and to showcase to Nevadans the notable carriers they must choose from for coverage and plans.

The target audiences identified for this campaign were as follows: those who were currently enrolled and needed to re-enroll and those who were not yet enrolled. Uninsured Nevadans, rural Nevadans, individuals/families statewide, 50+ age group, 26-45 age group, the young invincible, members of Nevada Tribes, Hispanic/Latino, Asian Americans and Asian Pacific Islanders, African Americans, multicultural populations.

The Abbi Agency and Marketing for Change developed and tested a variety of creative campaign evolutions from the OEP PY24 campaign. These evolutions were meant to test the messaging and the best way to deliver the message. This year's focus included rural, LGBTQ, pre-Medicare coupe, and a single male.

Detailed Launch Timeline

- Window Shopping Period
 - October 1 – 31, 2023: Press Releases, Prep Rally, Community Events, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Email Marketing, Blog Posts, Organic Social Media
- Open Enrollment Period
 - November 1, 2023 – December 31, 2023: Launch Press Releases, Press Conference, Health Fair, Community Events, Radio, and Programmable Radio, Static and Digital Billboards, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Broadcast Television and Connected TV, Print Advertisements, Email Marketing, Blog Posts, Organic Social Media
- Deadline Messaging Period
 - January 1, 2024 – January 15, 2024 (planned tactics include): Press Releases, Community Events, healthcare roundtable, Radio, and Programmable Radio, Static and Digital Billboards, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Broadcast Television and Connected TV, Print Advertisements, Email Marketing, Blog Posts, Organic Social Media

Open Enrollment Campaign: Research & Strategy Highlights

The Exchange, The Abbi Agency, and Marketing for Change continued to test and refine messaging and creative approaches to inform the Open Enrollment campaign, including consumer and stakeholder testing to evolve the ‘Our Plans are Made for Your Plans’ campaign. Marketing for Change conducted an online survey of 528 Nevadans reflecting a cross section of target audiences, including uninsured, self-insured, Medicaid recipients, and group/employer insurance holders. The goal was to evaluate the effectiveness of specific campaign concepts and identify key messaging that would inform Open Enrollment marketing language. The findings indicated that the focus on the financial benefits of insurance, as well as the financial help with premiums, was the most compelling message to our target audiences. Marketing for Change also conducted virtual focus groups with navigators and brokers to gauge their perceptions of the marketing campaign. Findings from these groups include the importance of support systems for brokers and a perception that messaging around the availability of financial assistance would be most beneficial for consumers.

Open Enrollment Period: November 2023 Performance

As of December 1, 2023, Nevada Health Link has more than 82,000 Nevadans enrolled in plans. Of the over 14,000 enrollees’ active enrollments, 5,890 are new enrollees, nearly double the number of new enrollees compared to the same time. Additionally, 8,670 consumers were active re-enrollees, meaning they were previously enrolled in a plan, but actively changed or updated their plan for the new year. The PY 2024 Open Enrollment Period started stronger than ever this year with 1,834 Nevadans enrolling in coverage in the first seven days: the highest Nevada Health Link has ever seen in the first week of Open Enrollment. Some marketing program highlights include:

- Attending 78 community events with a cumulative total of 17,630 attendees and engaged with 7014 event attendees from Nov 1- Nov 30.
- Securing 152 pieces of earned media coverage, with 1.3M est. coverage views and 120K print distribution.
- Generating strong social media engagement with 1,148,684 total impressions, 10,327 total engagements, 4,914 post-link clicks, and a total audience of 15,255 followers.
- Delivered a 7% increase in session volume compared year-over-year with a total of 427,677 sessions in October and November. The bounce rate also declined by 17%, indicating that inbound traffic had increased content engagement.
- From October 1 - November 30, the Open Enrollment campaign garnered over 20,018,2018 impressions from digital paid media tactics, and more than 150,000 total clicks.

Paid Media Strategy

The Abbi Agency (TAA) and the Exchange are committed to reaching Nevadans from all backgrounds and communities, across ethnicities, incomes, and geographic locations. Our PY24 Open Enrollment plan ensured that these underserved and distinct communities were reached where they consume their media, with the appropriate messaging to incite action.

Tactics saw a slight shift from the previous year, with an emphasis on high-impact and attributable channels. For example, we saw a reduction in broadcast television spending in favor of CTV/OTT and a reduction in traditional billboards in favor of digital out-of-home advertising. These shifts enable us to reach the same audiences, utilize a broader inventory, and take advantage of emerging technologies so that we are better able to determine the success of our campaign and ROAS.

As with prior years, TAA leveraged a full-funnel approach, utilizing sequential messaging tactics across a wide array of platforms to reach audiences with the appropriate messaging for where they are in their user journey - whether that is gaining a general awareness of marketplace services, or looking for answers to their unique questions.

Open Enrollment Period: Paid Media Tactics (English and Spanish Language)

Television (Broadcast, Linear, Connected TV/OTT): Multiple 15 and 30-second commercial spots (and companion display banners, where applicable) featuring a wide array of genders, ages, and ethnicities were deployed during Open Enrollment. These include both English and Spanish variants, on English and Spanish-language channels. These run on select broadcast stations across the state, as well as linear (cable) and CTV/OTT (streaming) platforms. This mix of traditional and digital television allows us to reach a broad range of individuals across ages, locations, socioeconomic statuses, and so on. By utilizing multiple partners and self-serve platforms, we can target a broad inventory ranging from HBO to local evening news. Some partners include Cox, Spectrum, Telemundo, Sinclair Broadcast, MNTN, etc.

Out-of-Home: OOH saw the inclusion of more digital options, ranging from self-checkout grocery store kiosks to rideshare and hospital waiting room screens and more. These out-of-home screens, in conjunction with our continuing use of billboards, reach more individuals at multiple touchpoints throughout their day than traditional OOH alone. We further geotarget Spanish language placements, focusing on areas with the highest Spanish-speaking populations.

Search Engine Marketing (SEM) (Bing and Google): SEM often has the highest return on investment (ROI) of any marketing platform as users engaging with content show high intent to act. As of 2023, Google accounted for 87.65% of the search engine market share, with Bing accounting for 9.19%, according to [Statista](#). By placing ads on both platforms in English and Spanish, we're able to reach the broadest possible audience. Keywords targeted include general ("open enrollment health care") and branded ("Nevada health exchange").

Display: Display ads utilize contextual targeting (e.g., those in the market for health insurance) for awareness metrics, and remarketing for lower-funnel efforts. Again, ads are in both English and Spanish and targeted appropriately across the Google and partner inventory.

YouTube: The YouTube network is used to reach Nevadans with engaging video content. Nevada Health Link’s ads run on the YouTube platform, as well as their streaming services YouTube TV/Movies, and their extended video network. YouTube’s extended video network reaches viewers across the web, on sites like Fox News, AccuWeather, and ESPN.

Nextdoor: Display ads ran on the Nextdoor app. According to Nextdoor, 1 in 3 households are on the platform and 94% of users value recommendations from the site.

Native Ads: Native ads are considered non-obtrusive and are not frequently filtered by adblockers. They blend seamlessly with existing ad content and work well during the consideration stage of the user journey. These native ads run on quality and contextually relevant websites.

Radio (Broadcast and Streaming): The Exchange worked with multiple broadcast radio partners to reach both Spanish and English audiences, including Audacy, Beasley, Cumulus, Lazer, Lotus, and Reno Media Group. We are also streaming on Spotify (with 317 million monthly ad-supported active users,) across music and podcast inventories.

Paid social media: Social media platforms were selected to reach the broadest range of individuals possible, with messaging that resonates with them. We utilized performance data from previous years, as well as trending platform changes (e.g., poor advertising performance in general on X) to streamline PY24’s platforms in a bid to increase ROI.

- **Meta:** Meta is cost-effective and broadly used by our target demographics. According to Statista, “During the third quarter of 2023, Meta stated that 3.96 billion people were using at least one of the company's core products (Facebook, WhatsApp, Instagram, or Messenger) each month.” Advertising on the Meta product suite enables us to reach users across multiple platforms that they use daily.
- **LinkedIn:** LinkedIn allows us to target self-employed and gig-worker populations - by targeting based on job title and location, we’re able to granularly reach individuals with distinct and specific messaging.
- **TikTok:** TikTok is a great opportunity to reach a younger demographic (primarily 18-35) - those aging out of parental insurance, or in the early phases of their career where health insurance is less likely to be a provided benefit.

Print: TAA and the Exchange reduced the overall print buy for PY24 as we saw increasing rates and decreasing circulation and knowing that more traditional print readers are turning to other avenues of media for their news (and can be reached via our other, more cost-effective traditional platforms such as Digital Out Of Home). We partnered with Greenspun Media, The Reno-Gazette Journal, and Review Journal to reach those individuals who may not have gone digital.

Open Enrollment Period: Paid Media Performance

From October 1 - November 30, the Open Enrollment campaign garnered over 20,018,2018 impressions from digital paid media tactics, and more than 150,000 total clicks.

OEP English had a great launch. Notable performers were OEP Google with more than 9.7 million impressions which was more than all campaigns combined last year.

TAA continues to monitor all paid media assets and will optimize to best performing tactics that drive awareness, website traffic, and enrollment.

Open Enrollment Period: Public and Media Relations Overview & Strategy

The Abbi Agency aligned with Nevada Health Link's goal of getting more Nevadans enrolled in health insurance and used the Open Enrollment Period to garner attention through earned media placements. Key efforts began in October with the start of window shopping. The Abbi Agency distributed a press release on Monday, October 2 outlining the new insurance carriers offered through Nevada Health Link and the approved rates for the plans for the upcoming OEP, as well as encouraging Nevadans to get ahead and start looking for plans. Ahead of Open Enrollment starting on November 1, public relations efforts focused on securing stories in statewide media outlets that shared how Nevadans could prepare for the Open Enrollment Period, including eligibility, how to sign up and where to get help throughout the enrollment process. The Abbi Agency also helped organize grassroots efforts to reach Nevadans in person during Open Enrollment by hosting a healthcare resource event at the North Las Vegas Alexander Library in October. At the event, Nevada Health Link's Kaite Charleson and Rosa Alejandre were joined by navigator Cherie Hughes and Councilwoman Ruth Garcia who shared valuable information about Nevada Health Link and the upcoming Open Enrollment Period with Nevadans who joined.

On November 1, the opening day of Open Enrollment, the Open Enrollment press conference took place at the Washoe County Administration Complex in Reno, NV. Russell Cook, Executive Director kicked off the press conference with multiple speakers including Allison Genco, Public Health Resource Officer with Governor's office, Kevin Dick, Northern Nevada Public Health Officer, Angie Wilson, Tribal Health Director with Reno-Sparks Indian Colony, and Rosa Alejandre, Navigator Program Manager with Nevada Health Link. At the press conference, the Office of Governor Joe Lombardo officially established November 1, the annual start of Open Enrollment, as Nevada Health Coverage Day. TAA helped draft talking points for each of the speakers as well as coordinate media attendance. TAA hired a professional video company to help live stream the press conference to media statewide, while also streaming it to Nevada Health Link's Facebook and YouTube channels, so the public could watch it live.

PR outreach on November 1 included a statewide press release with imagery captured from the press conference as well as the pre-recorded interviews taken before window shopping. The combined efforts led to positive opening day coverage, making headlines in some of Nevada's top local outlets. The Abbi Agency also helped secure in-studio interviews with local stations in Reno and Las Vegas throughout the first month of Open Enrollment.

To engage rural Nevada, The Abbi Agency held discussions with a broker based in the rural to get an idea of the challenges rural Nevadans are facing in healthcare. TAA also gauged interest in op-eds or other media opportunities with the rural broker and is continuing to work on securing opportunities with them.

Throughout the first month of November, TAA continued to pitch Open Enrollment, closing the month with a “30 days success” press release, highlighting the new and active enrollments on the Exchange within the first month.

The Abbi Agency is also planning a health care roundtable for Nevada Health Link in January before the end of Open Enrollment and has engaged the Las Vegas Review-Journal to be the host/moderate the panel.

Ericka Aviles Consulting (EAC) provided a Hispanic Marketing, Media, and Community Outreach strategy plan; identified and facilitated interviews and media opportunities (print and broadcast); identified/connected with stakeholders and community groups targeted to Spanish-speaking populations in Southern & Northern Nevada; and translated marketing materials.

Open Enrollment Period: Public Relations Performance

A timeline of media distribution items between 10/1 and 12/1 is as follows:

- October 2: Window Shopping/Rates Release
- October 20: Media Alert inviting Nevada media to the OEP Press Conference (virtually and in person)
- November 1: Press Conference held on the first day of OEP and streamed live on Facebook and to statewide media.
- November 1: Press Release announcing the start of Open Enrollment
- December 4: 30 Days Success Press Release

Earned Media Metrics between 10/1 and 12/1:

- Press Releases (3); Media Alerts (2); Press Conferences (1); Total individual media outreach of releases and pitches (300)
- 152 pieces of coverage
- 1.3M est. coverage views
- 120K print distribution.
- 15 backlinks
- Average domain rank authority: 50
- Distributed three (3) press releases to Hispanic media.

Open Enrollment Period: Event Outreach and Community Relations

During the months of October and November, the community relations and event outreach teams were focused on brokering new relationships and fostering current ones with organizations and partners such as Las Vegas PRIDE, R.E.A.C.H., and the City of North Las Vegas libraries.

In October, the TAA community relations teams helped NVHL plan and host a healthcare resource event at the North Las Vegas Alexander Library. This resource event allowed members of the community an in-person opportunity to talk to Navigators from the Exchange and to ask

questions pertaining to their health coverage.

Additionally, throughout October and November, there continued to be ongoing community event participation including attendance at family health festivals, various Day of the Dead events, Senior Expos, and Thanksgiving community events.

Ericka Aviles Consulting researched and provided Hispanic and Latino collaborations with organizations serving underserved communities by facilitating and securing tabling events and sponsorships targeting those communities.

Community Booth Events (Oct-Nov):

- 10/3 - Downtown Area Command National Night Out
- 10/3 - Bolden Area Command National Night Out
- 10/3 - RTC | SNHD Pop-Up Produce Stand
- 10/3 - Storytime @ Aliante Library
- 10/3 - Family Night @ Alexander Library
- 10/4 - Story Time @ Alexander Library
- 10/5 - Storytime @ Aliante Library
- 10/5 - DRI at the Springs - Beyond Our Horizon
- 10/5 - Washoe County Health District 2023 Family Health
- 10/5 - Social Security Office presentation @ Alexander Library
- 10/6 - Senior Expo - Fall Series
- 10/6-10/7 - Nevada Independent 2023 Indy Fest
- 10/7 - Binational Health Fair - R.E.A.C.H
- 10/7 - Vegas PBS - Be My Neighbor Day
- 10/7 - Las Vegas PRIDE Festival
- 10/10 - Storytime @ Aliante Library
- 10/10 - All of Us Journey
- 10/11 - Storytime @ Alexander Library
- 10/12 - Storytime @ Aliante Library
- 10/13 - Las Vegas Diaper Bank - Diaper Bank and Resource Fair
- 10/13 - Senior Expo - Fall Series
- 10/14 - City of Henderson Heritage Harvest Festival
- 10/14 - Step Up For Kids
- 10/14 - Clark County Department of Family Services - Foster Family Presentation @ Aliante Library
- 10/14 - All of Us Journey
- 10/14 – 10/15 - Junior Achievement Boo-A-Thon Holding Bowling Tourney
- 10/17 - Storytime @ Aliante Library
- 10/17 - STEM Program @ Alexander Library
- 10/18 - Story Time @ Alexander Library
- 10/18 - FBNN Mobile Harvest
- 10/18 - Ghouls, Ghosts and Getting Insured: Nevada Health Link Resource Event
- 10/19 - FBNN Mobile Harvest Drive

Silver State Health Insurance Exchange
Fiscal and Operational Report
December 31, 2023

- 10/19 - Storytime @ Aliante Library
 - 10/19-10/22 - Springs Preserve Haunted Harvest
 - 10/20 - Dayton Branch Library Trunk or Treat
 - 10/20 - Nevada State Museum Halloween Block Party
 - 10/21 - City of North Las Vegas Harvest Fest Trunk or Treat
 - 10/21 - City of Henderson Aki Matsuri
 - 10/22 - Fiesta Radio Trunk or Treat
 - 10/24- Family Night @ Alexander Library
 - 10/25 - EmployNV Manufacturing Job Fair
 - 10/25 - FBNN Mobile Harvest Drive
 - 10/25 - Story Time @ Alexander Library
 - 10/25 - Legos @ Aliante Library
 - 10/26 - Carson City BOOnanza Trunk or Treat
 - 10/26 - Boys & Girls Club Truckee Meadows 3rd Annual Trunk or Treat
 - 10/26 - Legos @ Alexander Library
 - 10/26 - Special Needs CommUNITY of Northern Nevada Trunk or Treat
 - 10/26 - City of Henderson Trunk or Treat
 - 10/26 - City of Las Vegas Ward 3 Harvest Festival & Trick Treat Event
 - 10/26 - City of North Las Vegas and North Las Vegas Police Department Trunk or Treat
- 2023
- 10/27 - Springs Preserve Nevada Day
 - 10/27 - Henderson Hospital Trunk or Treat
 - 10/27 - Trunk-or-Treat, Consign Furniture & Quedup Ent
 - 10/27 - Senior Expo - Fall Series
 - 10/27 - Councilwoman Nancy Brune Safe Halloween Trunk or Treat (est 1000)
 - 10/28 - City of North Las Vegas Harvest Fest Trunk or Treat
 - 10/28 - Women's Day Out Expo
 - 10/29 - Latino Arte Day of the Dead Festival
 - 10/30 - LVMPD Bolden Trunk or Treat
 - 10/31 - Halloween Safe Night
 - 11/1 - Fiesta Dia de Los Muertos
 - 11/2 - Senior Expo - Fall Series
 - 11/3-11/5 - Springs Preserve Dia de Muertos
 - 11/4 - Harvesting Hope Family Fall Festival and Community Resource Fair
 - 11/4 - Water Lantern Festival
 - 11/4 - Art in the Park & Community Fair
 - 11/7 - RTC | SNHD Pop-Up Produce Stand
 - 11/8 - Mob Museum presentation @ Alexander Library
 - 11/9 - Senior Expo - Fall Series
 - 11/12 - Women and Family Expo
 - 11/14 - NLVPD Community Connections program @ Alexander Library
 - 11/15 - Alexander Library Storytime

- 11/15 - Vitalant Blood Drive
- 11/15 - FBNN Mobile Harvest
- 11/16 - FBNN Mobile Harvest
- 11/16 - Spare a Life - Donor Network West Fundraiser
- 11/17 - Senior Expo - Fall Series

Sponsorships:

Open Enrollment Period: Event Outreach and Community Relations Performance

Events during the Open Enrollment Period: October 1, 2023, through November 30, 2023

- 275 Community events
- 110,238 Event Attendees
- 22,500 Engaged Attendees

Open Enrollment Period: Content Strategy for Owned Channels

This year Nevada Health Link had an opportunity to develop content that answered questions and engaged their readers at all points of the insurance enrollment journey. Backed by keyword and search intent research, an Open Enrollment content strategy was the key component in boosting Nevada Health Link's organic search ranking and overall domain authority, while answering health consumers' questions quickly and efficiently.

THE CHALLENGE

Nevada Health Link's audience is busy with day-to-day tasks and is looking for a simple, easy, and efficient way to make the best decisions regarding their health insurance. The Nevada Health Link audience is broad, including residents with limited time and ability to digest complex insurance information as well as those to whom English is a second language. Search results that detail insurance enrollment in the simple and most direct terms both benefit the audience directly and are rewarded by search engine algorithms.

THE EVERGREEN SOLUTION

An open enrollment content strategy that dove deep into the performing keywords at NevadaHealthLink.com as well as attainable keyword optimization on key topics that had immediate benefits for this open enrollment period, but also to set the table for future enrollment periods. Content that was formatted to perform well in search, answered key enrollees' questions efficiently and directly, and directed insurance seekers down the buyer journey to enrollment created long-lasting organic search equity on NevadaHealthLink.com.

A CUSTOMER-JOURNEY FOCUSED STRATEGY

The Abbi Agency developed a customer journey-focused strategy where content blocks were synced up with the stages of the customer journey, allowing insurance seekers to gain awareness, be educated, and feel comfortable enrolling through Nevada Health Link. Finally, the strategy

allowed enrollees to get the most out of their coverage and become loyal ambassadors for Nevada Health Link.

Each stage of content was informed by deep keyword and search intent research to target information that we knew insurance seekers already desired while creating a pathway for them to learn more in a seamless, step-by-step journey.

- Keyword-driven strategy for long-term organic search performance (evergreen performance through present & future open enrollment periods).
- Informed by in-depth analysis of search term performance and search intent.
- Content built around the customer journey with content crafted for awareness, consideration, enrollment, and loyalty.
- Linear, linked content journey gives insurance seekers answers at each step of the insurance-buying process, all informed by current search behavior, with internal linking for more in-depth exploration of topics.
- Other content considerations include Nevada Health Link guest blog posting strategy targeting partnering carrier websites to drive an increase in domain rank authority for Nevada Health Link.

Email marketing, social media, and blogs are all methods of communication that are an integral and enduring facet of Nevada Health Link's combined marketing efforts. The marketing team utilized email campaigns to communicate to enrollees, non-enrollees, and brokers & navigators regarding window shopping, Open Enrollment, and deadline periods.

Nevada Health Link engaged in a robust, ongoing organic social media strategy that featured varied content and graphics to bolster our position as a statewide health-related resource, authority, and mission-driven community advocate. The content team pushed out content that informed and educated Nevadans about the Open Enrollment period, financial assistance eligibility, the 10 Essential Health Benefits, and Qualified Health Plans. Organic social media is used as a platform to highlight Nevada Health Link's community partners, recognize important health-related causes, and promote relevant national and statewide events or current happenings. Nevada Health Link's blog content is another way to connect consumers with relational topics in a more relaxed, conversational fashion.

Open Enrollment Period: Social Media Strategy & Overview

Window shopping content encouraged Nevadans to explore Nevada Health Link's insurance options, understand important dates, and get acquainted with the benefits of window shopping prior to enrollment.

Open Enrollment content encouraged non-enrollees to find an insurance plan that suited their needs. This content highlighted the eight health insurance carriers, the over a hundred health insurance plans available, and the free assistance of a Navigator/Exchange Enrollment Facilitator

or Broker/ Agent to select an insurance plan. Nevada Health Link made use of messaging across all social channels focusing on Instagram, Facebook, Twitter, and LinkedIn. Additionally, the TikTok platform was incorporated into the regularly scheduled posts on the primary platforms. Each platform had updated imagery to encourage Open Enrollment and to maintain campaign consistency for the consumer via their cover photos.

The content corresponded with the themes outlined in the broader Open Enrollment plan including being prepared for your plans and making sure health insurance is part of their plans. This theme is bolstered through the wide range of age demographics shown through imagery that perpetuates healthcare is not a one-size-fits-all solution and relates to Nevadans of all walks of life. Spanish content was also developed from a variety of social posts. These posts contained imagery heavily featuring Hispanic families and will focus on the overarching concepts of traditions to align with the campaign direction.

The main call to action was to drive individuals to the Nevada Health Link website to explore resources and ultimately enroll in coverage. All content is linked back to the Nevada Health Link's main landing page for Open Enrollment, with links to Navigators/Brokers resources, when appropriate. The urgency was increased corresponding to the deadline.

Open Enrollment Period: Social Media Performance

- Strong Presence of Open Enrollment Content (Sharing links to landing page, promoting events, Ways to book appointments with brokers, Call center hours, OEP Resources)
- Sharing news stories at every opportunity to boast about the success of OEP.
- November 2023 Social Metrics:
 - 1,148,684 total impressions
 - 10,327 total engagements
 - 4,914 post-link clicks
 - 42 new followers
 - Total audience: 15,255

Open Enrollment Period: Email Performance

The newsletters are Nevada Health Link's pathway to directly pulse their audiences with high potential to convert. For the 2023 Open Enrollment Plan Year they prepared a variety of newsletter content, all with each individual audience in mind. Emails were created to speak to each critical audience:

- Current Enrollees
- Application Started
- Medicaid Ineligible
- Broker/Navigators

PY 2023 Open Enrollment Newsletter Performance:

Silver State Health Insurance Exchange
Fiscal and Operational Report
December 31, 2023

- PY 2023 saw an increased cadence in emails from 15 in PY 2022 to 25 in PY 2023, resulting in 272,905 deliveries.
- The open rate was higher in PY 2023 at 17.55%, as compared to 14.44% in PY 2022.
- The click rate was also higher in PY 2023 at 2.14% as compared to 1.74% in PY 2022.

SENT	OPEN RATE	CLICK RATE	CLICK-THROUGH RATE
272,905	17.55%	2.14%	12.22%
25 Emails	47,796 Opened	5,841 Clicked	-

This year, for Open Enrollment Nevada Health Link plans to use the email newsletters to do the following:

- Use the community newsletter to engage new audiences and share enrollment success with key stakeholders.
- Contact current enrollees to focus on re-enrollment and the next steps after this has been completed.
- Ask current enrollees to share the message of Nevada Health Link and its benefits.
- Identify newsletter contacts who did not re-enroll in past years and try to get them engaged.
- Push the non-enrollees to learn more about Nevada Health Link and its plans to drive them to conversion.
- Provide key information for the Medicaid-ineligible audience to consider Nevada Health Link as their first alternative.
- Focus on those who have started their application and encourage outreach to support enrollment as well as key deadlines for coverage.

Open Enrollment Period: Website Strategy

The Exchange and The Abbi Agency conducted many general updates for the Open Enrollment to improve both the English and Spanish-speaking customer's journey:

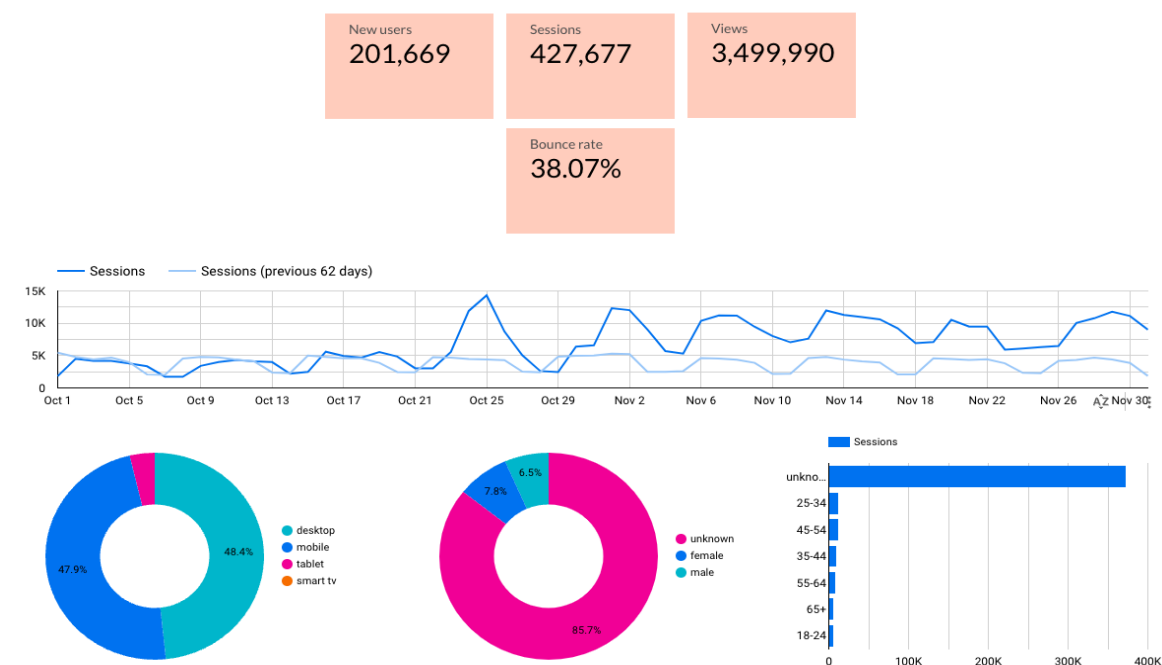
- Spanish Hub landing page
- Updated Open Enrollment Spanish and English landing pages.
- Updated menu navigation
- New Fraud prevention page
- New Medicaid landing page

Open Enrollment Period: Website Performance

- There was an increase in the engaged sessions per user by 17%
- Session's volume has increased during this period compared to last year by 7%. This indicates that we are reaching more users to engage with the website.

Silver State Health Insurance Exchange
Fiscal and Operational Report
December 31, 2023

- Organic Search, direct, and referral were the two highest performing channels driving web traffic. Indicating a strong awareness presence in the marketplace driving consumers to act of their own accord and our partners were a key factor in driving website traffic.
- The bounce rate has decreased by 17%, which is a great sign that traffic is engaged with the content. This also aligns with the increased engaged sessions.



Open Enrollment Period: HubSpot Tracking

- Through the use of the advanced tracking configuration in HubSpot we can see clearly where the new contacts are originating from.
 - Organic continues to be the most significant force, however both SEM and Display drove significant volumes of both new and returning enrollments. The SEM English campaign was responsible for over 800 contacts re-enrolling.
 - Across the campaign so far, we see that there have been over 230 new contacts that are directly linked to the digital ads that had their first session as a result of clicking an ad. These users have never visited the website before in any capacity and represent entirely new enrollments.
 - Across the Ads there has been engagement with 1675 different contacts that have enrolled.

STATE BASED EXCHANGE OPERATIONS

The expansive sections below detail every aspect of the operations of the Exchange. In the first latter half of calendar year 2023, the Exchange's operations team had various staff changes. Chief Operations Manager, Janel Davis was out of the office on maternity leave and the new member from last year to the Operations team, Brooke Mills, who assisted greatly in data analysis, reporting requirements, and policy and research analysis for all Exchange projects has changed roles and is now the Exchange's Policy & Compliance Manager. Brooke has been sharing the Health Resource Analyst responsibilities with the Exchange's Executive Director and ISO to keep things running smoothly.

Front of mind for operations going into the Open Enrollment Period (OEP) continues to be ensuring Nevadans are educated on the OEP by way of marketing and communications, maintaining a low ticket count with the QA team, continued service and training/certification and compliance to the broker and navigator community, , managing audits and ad hoc information requests and reporting requirements from the Centers for Medicare & Medicaid Services (CMS), and the Exchange's financial audit regarding processes to prevent improper payments and keeping a pulse on account transfers for the unwinding of the PHE. More importantly, the operations team and the Exchange as a whole continued to focus on the unwinding strategies and efforts of the PHE which consisted in immense planning with other state agencies such as the Division of Welfare and Supportive Services, the Division of Health Care Financing and Policy, and the Division of Insurance.

The Operations team and Quality Assurance team has been working closely with technology vendor, GetInsured on creating a telephonic AI led customer assistance project called Amelia as well as testing to prepare for Open Enrollment and the renewals for Nevada consumers who are accessing the Exchange.

The operations team has also been focused on participation with DHCFP and public comment meetings surrounding the Public Option Bill, SB 420 as well as budget preparation for the next fiscal year. The Exchange is participating in an audit conducted by the Legislative Counsel Bureau. And the Exchange operations team also experienced significant changes in staff and continued to manage recruitment changes throughout this time period.

Policy & Compliance

The Policy and Compliance Manager position is the program manager for policy, appeals, and plan certification units. During this reporting period the Policy and Compliance Manager position was vacant from July until the beginning of September when the position was filled. The Policy team is responsible for releasing guidance and policy manuals to internal staff, external stakeholders, and the public. They also oversee the librarianship of all documents to ensure they

are updated appropriately. Furthermore, this team schedules document reviews, including researching, verifying, and advising internal staff, brokers/navigators, consumers, and GI on the finer details of enrollment policy related to eligibility, federal regulation changes, and plan selection.

The policy and compliance unit consists of the Policy and Compliance Manager and the Policy Analyst; they are essential in collaborating to support policy-related matters that impact operations. They work to counsel management and staff on policy impacts on business operations by ensuring system integrity and functionality by reporting potential defects or issues to vendor staff. They continue to oversee the quarterly release management of future system design and coordinate testing for the release, with compliance related to User Acceptance Testing (UAT).

The Policy and Compliance unit collaborates closely with the Quality Assurance Officer and the Quality Assurance (AQ) team, as the QA team is able to identify deficiencies quicker which allows the policy unit to oversee and ensure that the Exchange's vendor system complies with all applicable state Nevada Revised Statutes (NRS), Nevada Administrative Code (NAC), and federal law and rule changes as they occur.

The Policy Analyst coordinates with the Exchange's Broker Liaison to address consumer complaints regarding questionable broker business practices. During this reporting period the Policy Analyst also worked to fulfill additional team needs due to staff vacancies.

Appeals

The Appeals unit consists of the Policy and Compliance Manager and the Appeals Coordinator. If Nevada consumers believe there was a mistake or disagree with certain eligibility determinations made by the exchange, they have a right to request an appeal within 90 days of an issues eligibility determination. The Exchange continues to oversee first-level appeals, and if applicable, will send hearing requests to the Division of Welfare and Supportive Services (DWSS) for adjudication. The table below highlights appeal metrics received from July 1, 2023 – to November 30, 2023, part of PY 2023.

The information depicted in the table below is the number of appeals the Exchange has received in each month, the resolution rate by the end of each month, and the average number of days appeals were open during the given month.

Month	Number of Appeals Received	Resolution Rate at the End of the Month	Average Number of Days Open
July 2023	23	39.1%	28
August 2023	19	26.3%	30

Silver State Health Insurance Exchange
Fiscal and Operational Report
December 31, 2023

September 2023	13	38.4%	Processing on-going
October 2023	13	30.7%	Processing on-going
November 2023	6	33.3%	Processing on-going

The Appeal’s Coordinator position has been vacant since early September and is expected to be filled early in 2024. This contributed to delayed processing and decreased end-of-month resolution rates. However, the Exchange has continued to resolve 100% of appeals within the allowed 90-day timeframe.

Plan Certification

The Plan Certification Manager was busy from July 2023- December 2023 ensuring that all issuers adhered to and met all deadlines regarding plan certification. Each year Nevada Health Link, Nevada Division of Insurance (DOI), and Nevada’s On-Exchange Insurance Carriers (Issuers), work collaboratively to ensure that Qualified Health and Dental Plans are available for purchase through Nevada Health Link, meet all applicable state and federal requirements and that all plan data displayed to Nevada Health Link’s consumers accurately reflects the Issuers’ intended plan designs.

- The table below highlights deadline dates that issuers and the plan certification manager had to adhere to for 163 QHP Plans – Eight Carriers, and 18 Qualified Dental Plans – Five dental carriers to be ready for Open Enrollment Plan Year 2024.

Silver State Health Insurance Exchange
Fiscal and Operational Report
December 31, 2023

Activity	Deadline
SSHIX initial review of binder data submitted in SERFF	6/1-7/13/2023
QHP issuer submits the validated QRS clinical measure data, with attestation, to CMS via NCQA's Interactive Data Submission System (IDSS) ¹	6/15/2023
Initial objection letter sent	6/16/2023
First data transfer from SERFF to Nevada Health Link SBE Platform	7/13/2023
Issuer plan preview on Nevada Health Link SBE Platform	7/13-8/19/2023
QHP issuers, Exchange administrators, and CMS preview the 2022 QHP quality rating information	8/1-9/30/2023
Proposed rate change posted on the DOI website	7/31/2023
Supplemental URL Templates due in SERFF	8/3/2023
Draft Plan Year 2024 Issuer Agreements sent to issuers for review (Including attachments and Policy Memo)	8/16/2023
Plan Preview ends, deadline for all plans to be verified	8/18/2023
Letters of Good Standing and Network Adequacy submitted to the Exchange from DOI	8/18/2023
Final deadline for issuers to change QHP application without State Authorization (not applicable to rates)	8/24/2023
Rate filings approved by DOI	8/25/2023
Final data transfer from SERFF to Nevada Health Link SBE Platform if applicable	8/28/2023
Plans re verified for rates – rates must be approved by DOI	8/30/2023
Final Plan Year 2024 Issuer Agreements sent to issuers with final plan confirmation list	9/4/2023
Issuers send signed agreements and confirm final plan listings	9/4-9/13/2023
SSHIX to send final plan confirmation list and countersigned Issuer Agreements to issuers	9/13/2023
Plans Certified in SERFF	9/13/2023
Approved rate changes posted on the DOI website	10/1/2023
Consumer window shopping begins	10/1/2023
URL links need to be live for window shopping	10/1/2023
Limited data correction window (not applicable to utilize for service area changes, plan offerings, or rate data). Must obtain State Authorization prior to use of window.	10/5-10/9— /2023
Anticipated public display of QHP quality rating information ²	11/1/2023
Open enrollment begins	11/1/2023

Security & Reconciliation

The Reconciliation Team consists of two (2) positions: one Reconciliation Specialist, a Business Process Analyst I (BPA I); and one Reconciliation Team Lead, a Business Process Analyst II (BPA II). The team currently has one vacancy, which is the BPA I position. The activities of the Reconciliation Team are overseen by the Information Systems Manager, who also serves as the Exchange's Information Security Officer (ISO). Together these three (3) positions comprise the Exchange's Security & Reconciliation unit, which is collectively responsible for the monthly reconciliation of enrollment data with the Exchange's Insurance Carriers; the analysis and

troubleshooting of Electronic Data Interchange (EDI) files with external systems, including systems maintained by our on-Exchange Insurance Carriers and also by Nevada's Division of Welfare and Supportive Services (DWSS); User Acceptance Testing and coordinated release management for the Nevada Health Link Exchange Platform (in collaboration with our technology vendor, GI); annual testing of electronic data interfaces between the Exchange and its Insurance Carriers; compilation and analysis of enrollment data to support the Exchange's messaging and reporting requirements; ad-hoc casework investigation in collaboration with the Exchange's Quality Assurance team; and development, testing, and account maintenance support for the Exchange's "Carrier Connector" casework and reconciliation system, which is used by the Quality Assurance and Reconciliation teams in collaboration with Insurance Carrier personnel.

In addition, the Information Systems Manager is responsible for ensuring the Exchange's continued compliance with Federal Privacy and Security standards published by CMS and the IRS, as well as state Privacy and Security standards published by Nevada's Enterprise Information Technology Services Division (EITS); and also for ensuring the Exchange's ongoing Authority to Connect to the Federal Data Services Hub, which is required to verify eligibility for health/dental enrollments and subsidy assistance.

The Exchange is currently undergoing an audit being conducted by the Legislative Council Bureau (LCB), in accordance with generally accepted government auditing standards, and pursuant to the provision of Nevada Revised Statutes (NRS) 218G. The audit is mainly focused on information security of the Exchange. Therefore, the ISO has worked intensively with Exchange team leads and LCB to meet all the requirements of the audit. The ISO has been proactively enhancing its security measures by implementing KnowBe4 training programs for staff and conducting simulated phishing exercises. These initiatives are aimed at bolstering awareness and preparedness against cybersecurity threats and ensuring that personnel are well-equipped to identify and respond to potential phishing attempts. Through these efforts, the ISO demonstrates its commitment to maintaining a robust security posture in the face of evolving digital risks.

A fundamental responsibility of the Reconciliation Team is to conduct regular meetings (bi-weekly, in most cases) with Nevada's on-Exchange insurance carriers. During these meetings the team is able to work directly with their counterparts in our respective carrier organizations to investigate and resolve discrepancies in enrollment data, as well as to provide guidance—in collaboration with the Exchange's Policy and Compliance team—when policy-related questions arise.

The Security and Reconciliation team continues to help coordinate the testing and approval of four major software releases (deployed quarterly) for the Exchange Platform. Additionally, the team continues to develop and maintain innovative data-reconciliation tools which provide supplemental data analysis functions not available through our Exchange Platform. These activities have resulted in a substantial reduction in enrollment data discrepancies impacting the Exchanges consumers.

Consumer, Carrier, Broker, and Enrollment Professional Assistance

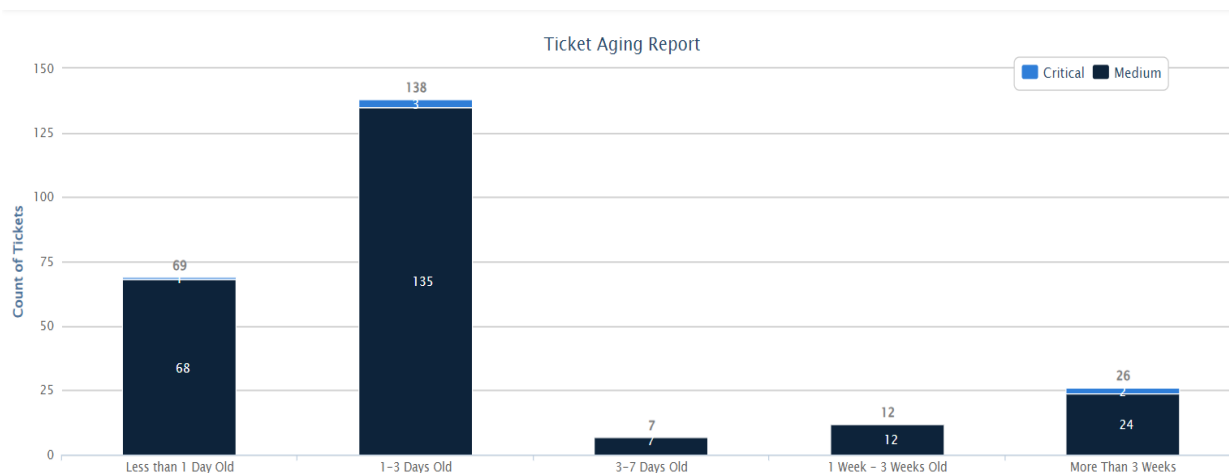
The Quality Assurance team consists of Four (4) Program Officer Positions, and one (1) recently added Business process analyst as the QA team lead. The Quality Assurance Analysts report directly to the Quality Assurance Officer and are overseen by the Chief Operations Officer. Each of the positions are cross trained to ensure daily coverage and to assist with increased consumer, broker, carrier, and enrollment professional workloads requiring escalated assistance beyond the abilities of the Exchange’s contracted call center. The Exchange’s QA team continues working in the office and at home on a hybrid schedule. The QA team continues to resolve consumer and broker/navigator questions and technical issues by fostering close relationships with our health insurance carriers. These partnerships with our carriers allow us to contact their subject matter experts who assist in the resolution of basic and complex issues.

Casework with Exchange Insurance Carriers

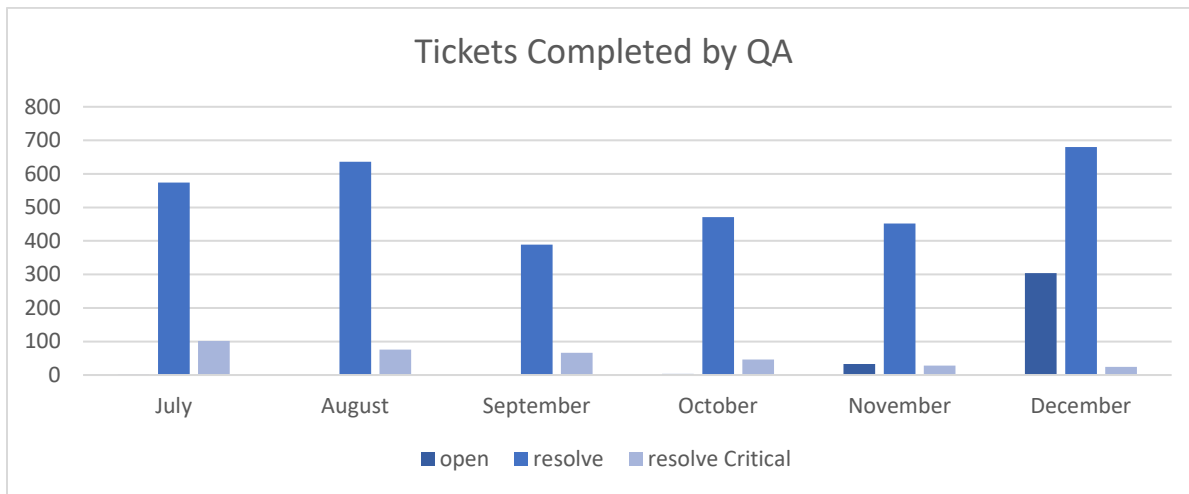
The QA team continues to utilize Salesforce case management software for case work between the Exchange and its carriers which is referred to as the “Carrier Connector.” The QA team uses this platform to collaborate with the Seven (7) qualified health plan carriers and Five (5) qualified dental carriers. The QA team has successfully closed 2,517 cases between the time period of July 1, 2023, to December 30, 2023.

Consumer Assistance Ticketing Aging Report

The chart below illustrates unresolved tickets processed by the GI call center and QA Unit. The chart is inclusive of consumer data matching issues (DMI’s) which include issues needing resolution such as income verification, citizenship verification, validation of qualified life events, technical and billing discrepancies. The GI call center staff is responsible for reviewing and processing all tickets except for escalated technical and billing discrepancies which are handled by the QA unit.

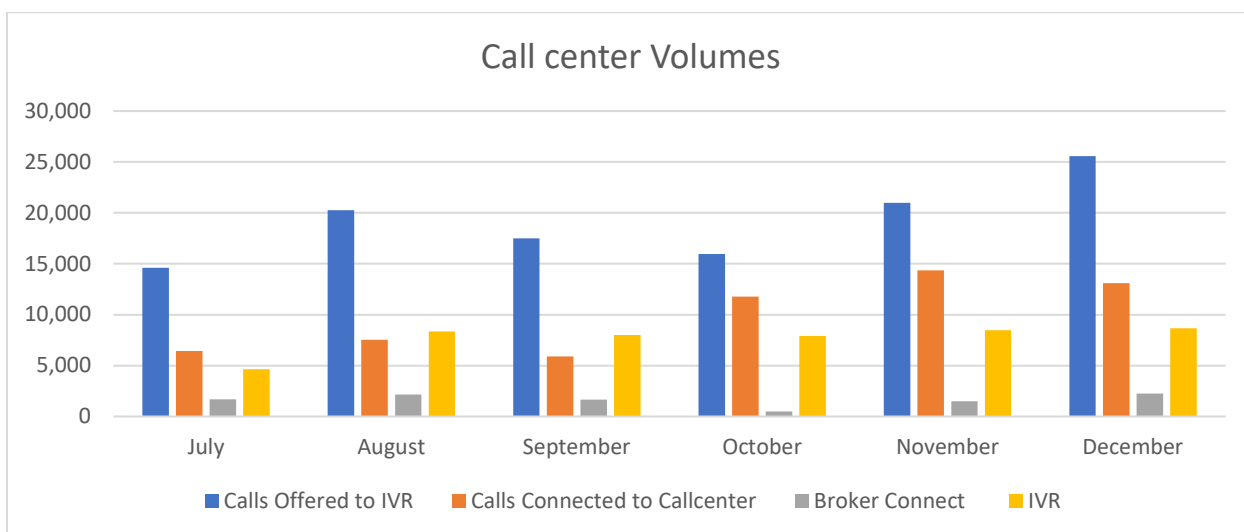


The chart below illustrates the volume of tickets that were resolved or remain open for any given month that the QA team has handled from July 1, 2023, through December 30, 2023. The QA team has done an amazing job at completing tickets within 30 days of receiving the request.



GI Consumer Assistance Call Center

The Quality Assurance team supports and works closely with the GI call center team, which independently fields call on the Broker Support and Consumer Assistance support telephone lines. The chart below demonstrates the Consumer Assistance call center volume from July 1, 2023, through December 31, 2023. It should be noted that the difference between calls offered, and calls connected are typically handled within the Exchange’s IVR system where consumers can connect themselves directly to a licensed broker for further assistance. The highest call volume was on November 13, 2023, with 1,252 calls offered. The call center has maintained a 92% or greater customer satisfaction rate.



THE BOARD

In accordance with 45 CFR § 155.110(c), the State must ensure that the Exchange has in place a clearly defined Governing Board.

The Board consists of seven voting members and three non-voting members. Of the seven voting Board members, five appointments to the Board were made by the Governor, one by the Speaker of the Nevada Assembly, and one by the Nevada Senate Majority leader.

- Current Voting Board Members:
 - Florence Jameson, MD, Chair
 - Valerie Clark, Vice-Chair
 - Jonathan Johnson
 - E. Lavonne Lewis
 - Quincy Branch
 - Dr. Sarah Friedman
 - Vacant Position

- Ex-Officio Members (non-voting):
 - Jenny Helton as primary and Shauna Tilley as secondary designee – Governor’s Office of Finance for Amy Stephenson, Director
 - Scott Kipper as primary and Todd Rich as secondary designee – Department of Business and Industry, for Terry Reynolds, Director
 - Stacie Weeks – Department of Health & Human Services, for Richard Whitley, Director

Since the Exchange’s last Fiscal & Operational report, there have been three board meetings, including the December 2023 meeting to approve this report. The Board, required to meet at least once every calendar year, has changed the frequency of its meetings from monthly to quarterly, with additional meetings as needed immediately leading up to and during open enrollment, or as directed by the Chair or majority of board members (NRS 695I.340). Board meetings are held in Carson City as well as streamed over the internet.

BROKERS

In Plan Year 24, the Exchange continued its training and certification program for brokers and agents to sell qualified health and dental plans through the Exchange. The interactive training program teaches brokers the ACA Basics, Privacy Security, and Fraud Prevention Standards. In addition to providing instruction, each course will offer frequent “knowledge checks” to ensure content is being absorbed, as well as a final exam. Certification process attestations and The Agent/Broker Agreement were incorporated into the training to ensure compliance with the

Nevada Health Link Privacy Policy, Acceptable Use Agreement, the Broker Code of Conduct, and the Marketplace Privacy and Security Agreement.

The Exchange recently implemented a Broker User Agreement which is sent to Agents & Brokers via DocuSign after the training is completed. It is mandatory that the document is signed before brokers can be certified and are given access to the platform on NevadaHealthLink.com. This Broker User Agreement was designed to hold the agent/broker community more accountable to the responsibilities required by partnering with Nevada Health Link. In order to remain compliant with the Exchange, attesting and agreeing to the Broker User Agreement is a new requirement that the Exchange worked on to tighten up compliance standards.

As of December 2023, the Exchange has 720 licensed insurance brokers and agents who have been trained and certified on the Nevada Health Link enrollment platform. Brokers and agents continue to appreciate the telephonic Broker Connect referral system, which is an automated telephony system that will search the phone number of a broker within a specified mile radius of a caller's location and call multiple agents until a connection is made or a message is left on the desired broker's phone number they provided.

The Exchange's Broker Manager continues to stay in contact with licensed brokers and agents in various areas of the entire State to promote the benefits of selling plans on the Exchange, new features regarding the enrollment and eligibility on the GI platform, and features of the Broker Portal and virtual Broker Book of Business. Furthermore, the Broker Manager is continually discussing with the broker community how competing plans with less generous benefits will impact the individual market, as well as taking time to educate and review important ACA requirements or federal and state policy.

In FY22, the Exchange requested to reclass the Broker Liaison position, but a new Benefits Manager position was created which opened up an Administrative Assistant position to assist the Broker Manager, which has been filled as of September of 2023. This admin role will assist the Broker Manager with maintaining agent/broker relationships and the intent to sell process as well as be responsible for administrative duties for the Henderson office, all while being under the direction of the Operations Manager.

In the latter half of 2023, the Broker Manager focused on 1) training and certifying new and returning brokers for the PY 2024 Open Enrollment Period, 2) continually supporting the transition to the Agency Portal, and 3) remaining a tireless resource for brokers during the PY 2024 Open Enrollment Period and off-season period. The Broker Manager continues to be steadfast in actively engaging and promoting Nevada Health Link participation in both northern and southern Nevada broker groups such as the NABIP (National Association of Business Insurance Professionals Southern Nevada) and NABIP (National Association of Business Insurance Professionals Northern Nevada) and Southern Nevada Chamber of Commerce events.

For Plan Year 2024, the Exchange was excited to welcome seven agencies for the Broker Award program which runs July 1st, 2023, to January 1, 2024. The Award program helps brokers with advertising such as television, radio, newspaper ads, billboards and more. These brokers work with diverse communities in hopes of earning their trust to enroll consumers on Exchange plans. The Exchange recognizes the value of brokers having a public facing physical location to service consumers' questions and concerns, comparatively shop plans, as well as directly assist with the enrollment process during the Open Enrollment Period. Brokers are still encouraged to focus on awareness and educating Nevadans of the unwinding of the Public Health Emergency so that consumers do not experience a lapse in coverage. Brokers are working with Nevada Health Link to receive training and resources to educate consumers and keep their contact information up to date.

NAVIGATORS, IN-PERSON ASSISTERS, AND CERTIFIED APPLICATION COUNSELORS

To be compliant with federal regulations, the Exchange is required to have consumer assistance resources and functions, including a Navigator/In Person Assistance (IPA) program; and must refer consumers to appropriate state resources when available. The Exchange has allocated approximately a \$1.5 million dollar budget for the year-round work performed by Navigators and IPAs and continues to operate with two awarded entities to serve as statewide Navigators bolstered by five IPA entities. Navigator and IPA organizations are responsible for outreach, education, and enrollment for Nevada's uninsured and underinsured populations.

To additionally assist with enrollments, Certified Application Counselors (CACs) are comprised of private entities that are licensed by the Division of Insurance (DOI) and have been trained and certified by Nevada Health Link. CACs work closely with the Exchange to educate consumers on the resources available in the health insurance marketplace. Exchange Navigators and IPAs attended over 148 in person events between July 1st, and December 31st, 2023, despite being challenged by a shortage of giveaways and promotion materials during our busiest month of October. Navigators and IPAs continue to attend in-person community outreach events, promoting education, and enrolling consumers in Qualified Health and Dental Plans. The Navigators and IPAs continue to work hard on a daily basis but are especially busy during Open Enrollment Period (OEP).

The Exchange's Navigators and IPAs remained focused and provided enrollment assistance, outreach, and education via in-person and virtually through online formats such as Zoom, Teams or webinars. The Navigator Program Manager along with Navigators and IPAs also attended several media interviews, radio, and television community programs to promote Nevada Health Link, the upcoming open enrollment period, and the continuous special enrollment period. As always, the Navigators' and IPAs' focus continues to be to educate and promote Nevadans on the process and the benefits of enrolling in qualified health and dental plans.

Navigator Entities

- Dignity Health - St. Rose Dominican (Southern Nevada)
- Asian Community Resource Center (Southern Nevada)

IN-Person Assistance Entities

- Asian Community Development Council (Southern Nevada)
- Access to Healthcare Network (Northern Nevada)
- Nevada Health Centers, Inc. (Statewide)
- The Center serving the LGTBQ+ community (Southern Nevada)
- R.E.A.C.H. Ventanilla de Salud (Southern Nevada)

FEDERAL UPDATES

The Exchange monitors and tracks federal rule changes, court cases, and proposed legislation that may impact the way Nevada Health Link operates.

End of the Public Health Emergency (PHE)

The end of the Public Health Emergency has been underway since May of 2023 and while no additional federal changes have been made, a review by CMS has concluded during the period of unwinding there some consumers had their Medicaid coverage termed for no-cooperation when there may have been enough information to make an eligibility determination for continued Medicaid coverage, the affected consumers subsequently had their Medicaid coverage re-instated, some of these consumers had applied for Exchange coverage in the interim causing duplicate coverage to occur. The resolution of those households in conjunction with CMS guidance is being navigated by the Exchange in partnership with DWSS and CMS to terminate duplicate coverage as appropriate.

Notice of Benefit and Payment Parameters (NBPP) for 2024 Proposed Rule Finalized

The NBPP for 2025 was released in proposed (draft) form on November 15, 2023. The Exchange is still reviewing the proposed rule, with intent to submit feedback to CMS regarding the proposed changes by the January 8, 2024, deadline for submission.

Notice of Proposed Rulemaking Regarding “Eligible Immigrant Status”

On April 24, 2023, CMS released a Notice of Proposed Rulemaking (NPRM) to clarify and expand the type and manner of immigrant statuses considered “eligible” for qualified health plan enrollment and Exchange participation. No updates have been made to this notice and neither a final notice has been released.

If finalized, the rule would expand QHP eligibility to immigrants under the following statuses:

Silver State Health Insurance Exchange
Fiscal and Operational Report
December 31, 2023

- Deferred Action for Childhood Arrivals (DACA: AKA- Dreamers Non-citizens with Employment.
- Non-citizens with Employment Authorization Documents.

FINANCE

The The Legislatively Approved State Fiscal Year 2024 budget is as follows:

BA 1400 SILVER STATE HEALTH INSURANCE EXCHANGE		3501	3601	
LEG APPROVED FUND MAP		State Exchange	QHP Fees	
SFY 2024		Modernization		
Total FTE Count: 27		Grant		Totals
REVENUE AUTHORITY		201,190	16,107,736	16,308,926
2511	Balance Forward		11,546,624	11,546,624
4669	Trans From Other B/A Same Fund			0
Total		201,190	27,654,360	27,855,550
Cat	EXPENDITURE CATEGORIES			
01	Personnel		2,573,844	2,573,844
02	Out-of-State Travel		30,850	30,850
03	In-State Travel		23,861	23,861
04	Operating (supplies and other, less IT)	4,290	318,713	323,003
12	Exchange Platform	196,900	7,503,822	7,700,722
26	Information Services		44,890	44,890
30	Training		6,160	6,160
50	Marketing and Outreach		3,200,000	3,200,000
71	Navigators		1,529,506	1,529,506
75	Transfer to DWSS		12,310	12,310
82	DHRM Cost Allocation		7,859	7,859
85	Cash Reserve		12,326,010	12,326,010
87	Purchasing Assessment		3,237	3,237
88	SWCAP		24,873	24,873
89	AG Cost Allocation Plan		48,425	48,425
Total Expenditure Categories		201,190	27,654,360	27,855,550
Revenue Over (Short)		0	0	0

Note:

In August 2023, the Governors Finance Office (GFO) approved transfer of \$12,310 from the Reserve category to the Transfer to Welfare Division category to fund agency appeal hearings required by the Affordable Care Act. GFO also approved the carry forward of \$201,190 of federal funds from the State Exchange Modernization grant to fund anticipated costs in SFY 24. This will fund activities to ensure access to, or continuity of, health insurance coverage for populations determined ineligible for Medicaid and/or the Children's Health Insurance Program (CHIP) through the Exchange to maintain statewide health insurance coverage rates. To achieve this goal, the Exchange will work with GI to conduct direct outreach to consumers, who have been/will be sent to the Exchange through the Account Transfer process from Nevada's Medicaid agency. These are consumers who have applied for Medicaid/CHIP and have been found

ineligible or have, pending the end of the public health emergency, had their Medicaid/CHIP eligibility redetermined and been found ineligible, thus losing coverage.

Balance Forward

State Fiscal Year (SFY) 2023 officially closed with the Exchange carrying forward \$11,546,624 in cash reserves into SFY 2024. This is an increase of \$4,311,611 from the projected carry forward balance of \$7,235,013 in the Legislatively (L01) Approved Budget. The adjustment to L01 was made via Work Program C65626 at budget closing.

Budget Building for SFY 2026 & 2027

At the time of this writing, the Governor's Recommended Budget (G01) has been officially released and totals \$23,342,749 in SFY 24 and \$23,783,911 in SFY 25. The Exchange is awaiting final legislative approval of the Budget and expects very minor modifications to the G01. The G01 budget consists of 9 Decision Units, almost all of which relate to accommodating the growth the Exchange has experienced as a result of the transition to a State Based Exchange (SBE). The budget request includes 27 positions (26 existing and one (1) new position) to support operations as an SBE. The major enhancements to the Budget are summarized below:

Revenue/Carrier Premium Fees (CPF)

The Exchange is projected to collect \$15,288,398 in CPF for Plan Year 2023. Total Premiums for Plan Year 2023 is projected to be \$501,258,975, which is roughly \$52,383,495 less than Plan Year 2022 total premiums. This is still an accomplishment considering this was the fourth year of operations as a State Based Exchange. These are still high premiums due to the passage of the American Rescue Plan Act (ARPA), the Exchange had to align Federal Poverty Level (FPL) and the Advance Premium Tax Credit (APTC) subsidy tables with new affordability percentages outlined in the legislation to increase subsidies to all new and existing consumers, extending subsidies to new and existing consumers with incomes above 400% of the FPL. Furthermore, the Centers for Medicare & Medicaid Services (CMS) has urged the Exchange to implement a Special Enrollment Period (SEP) that matches the temporary SEP in the Federally Facilitated Marketplace (FFM) announced by CMS on January 27, 2023. This SEP would allow individuals who attest to having lost Medicaid or CHIP coverage between March 31, 2023, and July 21, 2024, to enroll in an Exchange plan at any time during that same period. States are beginning the process of conducting eligibility redeterminations and potential disenrollments for Medicaid enrollees. This is part of the process of "unwinding" continuous coverage requirements in Medicaid, which resulted from provisions of the Families First Coronavirus Response Act (FFCRA) during the COVID-19 Public Health Emergency (PHE).

PY 2024 revenues are projected to be \$14,982,630, with future plan years remaining fairly constant. The slight decrease in plan year revenue is due to the Exchange enrolling a high number of consumers current and previous years due to the special enrollment periods (SEPs)

that were implemented. The high numbers in OE are the cause of the higher revenue in PY 2022 and 2023, but we expect PY 2024 revenue projections to remain the same or have a slight decrease.

These high revenues are not expected to impact the Exchange's budget. The SFY 23 and SFY 24 revenue projections used in the A01 budget request were estimated high to ensure the Exchange was able to meet all of its budgetary obligations in continued times of uncertainty from the PHE unwinding and economic declines. With the PHE unwinding, the Exchange's enrollment numbers increased in PY 2023, and revenues are now the same or slightly lower than what was projected in the A01 budget. This will not impact SFY 24 and SFY 25, as higher revenues were projected in the A01 budget request.

The CPF for PY 2024 was approved by the Exchange's Board in February 2023 and remained constant at 3.05% of premiums. At this time, there is no concern that the CPF fee will need to be increased or decreased as a result of the PHE Unwinding. The CPF for PY 2025 will be presented and approved by the Exchange's Board in February 2024.

State Based Exchange Maintenance and Operations

In August 2018, the State Board of Examiners (BOE) approved the contract with GetInsured to begin the Exchange's transition away from the federal platform, Healthcare.gov. The contract was set to expire on January 31, 2024, but an extension was approved by the Board of Examiners on September 12, 2023, which allowed a contract end date of January 31, 2026. Operating as a SBE has resulted in many opportunities for the Exchange to quickly pivot and provide an enhanced consumer experience. The most significant enhancements are the extension of Open Enrollment Period through January 15th of each year and the creation of a second Exceptional Circumstances Special Enrollment Period (ECSEP) in PY 2021, as a result of the passage of the American Rescue Plan Act (ARPA), which is set to end in 2025.

The passage of ARPA catalysed additional enhancements to the technology platform to accommodate the increases in Advanced Premium Tax Credits (APTC) to consumers and the expansion of subsidies to consumers at or above 400% of the Federal Poverty Level (FPL). The ARPA legislation included \$20,000,000 in funding to assist State Based Exchanges with the costs of the technology and call center upgrades. This funding has been administered by the Centers for Medicare and Medicaid Services (CMS) and was awarded to eligible Exchanges through a grant application process. The Exchange was awarded \$1,046,499.81 on September 10, 2021. In April of 2022, the Exchange used 40% of the award on pre-award costs to fund the ARPA enhancements. The rest of the award has been used to ensure access to, or continuity of, health insurance coverage for populations determined ineligible for Medicaid and/or CHIP through the Exchange to maintain state-wide health insurance coverage rates. In addition, the Exchange has been conducting direct outreach to consumers who have been sent to the Exchange through the Account Transfer process from Nevada's Medicaid agency, via the consumer assistance center.

Another significant enhancement was the Unwinding of the Public Health Emergency. The Centers for Medicare & Medicaid Services (CMS) has urged the Exchange to implement a Special Enrollment Period (SEP) that matches the temporary SEP in the Federally Facilitated Marketplace (FFM) announced by CMS on January 27, 2023. This SEP would allow individuals who attest to having lost Medicaid or CHIP coverage between March 31, 2023, and July 21, 2024, to enroll in an Exchange plan at any time during that same period. The Exchange has been working with the Division of Welfare and Supportive Services to fund a project that involves the current lack of several data fields in existing Account Transfer (AT) payloads which SSHIX has deemed essential to meeting the requirements of the continuous coverage mandates associated with the unwinding of the PHE. The project allows SSHIX to streamline and reduce the number of steps required for enrollment in Exchange plans while also ensuring accurate eligibility begin dates for Exchange subsidies. This request is related to State Health Value Strategies (SHVS) recommendation to use account transfer and other available information to prepopulate marketplace applications.

Despite all of the unforeseen and unbudgeted costs associated with the COVID-19 pandemic and PHE Unwinding, in SFY 24, the Exchange projects to achieve an annual cost savings of approximately 20%, inclusive of operations. The cost savings realized between the fees paid to GetInsured for the technology platform and call center operations versus the CMS User Fee is projected to be 43% in SFY 2024 with a total expected cost savings of over \$37M through SFY 202

Reserve Projections

The impact of the transition on the Exchange's reserve levels has been favorable. In SFY 2024 the Exchange is projected to carry forward to SFY 2024 a balance of \$11,762,363 into SFY 2025. These carry forward amounts reflect potential additional funding that we have received through federal grants to assist with ARPA implementation costs or possible cost allocations with Medicaid for the Navigator program. These amounts also include the record-breaking enrollment numbers from the passage of ARPA, which increased our revenue in PY 2022 and 2023. This is also the result of the Unwinding of the PHE and the implementation of a new Special Enrollment Period (SEP) in PY 2023 and 2024. The Exchange is expected to maintain between 120 and 180 days of operational expenses in its reserves through the end of SFY 24.